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**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Application of: Ward et al. Confirmation No.: 8302  
Serial No. 09/661,271 Art Unit: 3625  
Filing Date: September 13, 2000 Examiner: Jeffrey Smith  
Title: SYSTEM AND METHOD FOR Attorney Docket No: 061363-0003-US  
ORIGINATING LOANS

**RESPONSE TO FINAL OFFICE ACTION OF DECEMBER 27, 2005**

Mail Stop AF  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

In the final Office Action of December 27, 2005, claims 1-5, 7-9, 11-81 and 83-109 were rejected under 35 U.S.C. 102(e) as anticipated by Schmid (U.S. Publication No. 2002/0029188 A1). Claims 6, 10 and 82 were rejected under 35 U.S.C. 103(a) as unpatentable over Schmid and claims 110 and 111 were rejected as unpatentable over Schmid in view of Office Notice. The Schmid reference has a provisional application filing date of December 20, 1999 and Declarations under 37 C.F.R. 1.131 and 1.132 had been filed to overcome it.

In rejecting the claims, the Examiner deemed certain declarations under 37 C.F.R. 1.131 and 1.132 as ineffective to overcome the Schmid reference. In particular, while the Examiner acknowledged that the Declarations of the inventors alleged that the invention was conceived in the United States, in his opinion the Declarations did not contain an allegation the acts relied